

Northern District of Georgia

In Re: Debtor(s)
Olen Lee Crane IV
3345 Jefferson Rd.
Athens, GA 30607

Case No.: **15-66710-pmb**
Chapter: **7**
Judge: **Paul Baisier**

xxx-xx-8048

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



Paul Baisier
United States Bankruptcy Judge

Dated: December 18, 2015

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Georgia

In re:
 Olen Lee Crane, IV
 Debtor

Case No. 15-66710-pmb
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9

User: cornettj
 Form ID: 182

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Dec 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2015.

db	+Olen Lee Crane, IV, 3345 Jefferson Rd., Athens, GA 30607-1429
aty	+Shannon D Sneed, Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015-1245
19300251	+Bayview Loan Servicing, 2601 S Bayshore Dr. 4th Fl, Miami, FL 33133-5413
19300252	+Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430
19300256	+Home Depot, P.O. Box 1503, Saint Peters, MO 63376-0027
19300261	+MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
19300259	+Marc Arlington, 70 Carriage Park Ct, Oxford, GA 30054-4053
19300260	+Mohela Dept of ED, 633 Spirit Dr, Chesterfield, MO 63005-1243
19300262	+PayPal Credit, P.O. Box 105658, Atlanta GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: FJLPETTIE.COM Dec 18 2015 20:53:00	Jason L. Pettie,
	Suite 150 - One Decatur Town Center,	150 E. Ponce de Leon Avenue, Decatur, GA 30030-2543
ust	+E-mail/Text: ustpregion21.at.ecf@usdoj.gov Dec 18 2015 21:34:46	
	Office of the United States Trustee,	362 Richard Russell Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303-3315
19300248	+EDI: GMACFS.COM Dec 18 2015 20:53:00	Ally, 200 Renaissance Ctr, Detroit, MI 48243-1300
19300255	+EDI: BANKAMER.COM Dec 18 2015 20:53:00	FIA CSNA, P.O. Box 982235, El Paso, TX 79998
19300249	+EDI: BANKAMER.COM Dec 18 2015 20:53:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
19300250	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 18 2015 21:35:55	
	Bayview Financial Loan,	4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
19300253	+EDI: CHASE.COM Dec 18 2015 20:53:00	Chase, Po Box 15298, Wilmington, DE 19850-5298
19300254	+EDI: CHASE.COM Dec 18 2015 20:53:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
19300257	+EDI: CBSKOHL'S.COM Dec 18 2015 20:53:00	Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
19300258	+EDI: RMSC.COM Dec 18 2015 20:53:00	Lowe's, P.O. Box 965005, Orlando, FL 32896-5005
19300263	+E-mail/Text: vmoon@ssemc.com Dec 18 2015 21:33:22	Snapping Shoals, 14750 Brown Bridge Road, Covington, GA 30016-4113
19300264	+EDI: RMSC.COM Dec 18 2015 20:53:00	Walmart, P.O. Box 965024, Orlando, FL 32896-5024
		TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2015 at the address(es) listed below:

Jason L. Pettie trustee@jasonpettie.com, GA25@ecfcbis.com; jp@trustesolutions.net
 Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
 Shannon D Sneed on behalf of Debtor Olen Lee Crane, IV bankruptcy@sneedlaw.net

TOTAL: 3